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(54) Title: SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE

(57) Abstract

A system for electronic commerce including banking tools, products and services. The system includes customizable banking products (figure 7) and cards (figure 6), and methods and systems for conducting financial transactions (figure 9) and maintaining records over the Internet.

Server for storing and transmitting data

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Creation of a webbank by a user on server (preferably via the Internet using a browser), the server preferably being a central site for all webbanks and being managed by a central authority (such as a chartered bank), with all transfers of information to or from the server preferably being encrypted

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Transmissions of information to and from the user's webbank, the transmissions being conducted by the user, by third parties, and/or by the central authority, such as: transmissions transferring funds between the webbank and any other financial source (e.g. another webbank, a traditional bank or other financial institution, a credit card, wire transfer or cash payment to the central authority, etc.) and transmissions regulating, managing or programming the accounts, subaccounts, funds or other assets, and so forth, on the webbank